

Information to identify the case:

Debtor 1	<u>Amanda W. Hill</u>	Social Security number or ITIN	xxx-xx-1268
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-12991-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amanda W. Hill

4/10/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Amanda W. Hill
Debtor

Case No. 20-12991-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 10, 2025

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address
db	+ Amanda W. Hill, 28 Winding Way, Mullica Hill, NJ 08062-2516
518727406	+ Delaware Dept. of Transportation, c/o Professional Account Management, LLC, PO Box 3032, Milwaukee, WI 53201-3032
518727410	+ Jonathan Hill, 28 Winding Way, Mullica Hill, NJ 08062-2516
518727409	+ Jonathan Hill, 28 Windinig Way, Mullica Hill, NJ 08062-2516
518727411	+ Meridian, 9 Old Lincoln Highway, Malvern, PA 19355-2551
518979256	+ SPECIALIZED LOAN SERVICING LLC, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519796142	Wells Fargo N.A. Servicing Center, MAC Q21232-023 POB 94423, Albuquerque, NM 87199

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 10 2025 21:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 10 2025 21:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Apr 10 2025 21:25:32	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518727400	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 10 2025 21:30:00	Acura Financial Services, PO Box 65507, Wilmington, DE 19808
518732792	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 10 2025 21:30:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518727401	+ Email/PDF: bncnotices@becket-lee.com	Apr 10 2025 21:50:20	American Express, PO Box 981535, El Paso, TX 79998-1535
518727402	EDI: BANKAMER	Apr 11 2025 01:02:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518766939	+ EDI: BANKAMER2	Apr 11 2025 01:02:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518727403	EDI: CAPITALONE.COM	Apr 11 2025 01:02:00	Capital One, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
518746725	+ EDI: AIS.COM	Apr 11 2025 01:02:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518727404	+ EDI: JPMORGANCHASE	Apr 11 2025 01:02:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
518727405	+ EDI: CITICORP		

District/off: 0312-1

User: admin

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		Apr 11 2025 01:02:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518727407	EDI: DISCOVER	Apr 11 2025 01:02:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130
518740203	EDI: DISCOVER	Apr 11 2025 01:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519695932	Email/Text: ECMCBKNotices@ecmc.org	Apr 10 2025 21:29:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
518727408	EDI: IRS.COM	Apr 11 2025 01:02:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518782125	+ Email/Text: RASEBN@raslg.com	Apr 10 2025 21:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518727412	+ EDI: MAXMSAIDV	Apr 11 2025 01:02:00	Navient US DOE Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
520472906	+ Email/Text: mtgbk@shellpointmtg.com	Apr 10 2025 21:28:00	NewRez LLC DBA Shellpoint Mortgage, Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826, NewRez LLC DBA Shellpoint Mortgage 29603-0826
520472905	Email/Text: mtgbk@shellpointmtg.com	Apr 10 2025 21:28:00	NewRez LLC DBA Shellpoint Mortgage, Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
518813744	Email/Text: invenioabt@phillips-cohen.com	Apr 10 2025 21:29:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
518800675	EDI: Q3G.COM	Apr 11 2025 01:02:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
518727414	Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 10 2025 21:29:00	Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
518727413	^ MEBN	Apr 10 2025 21:25:38	Selip and Stylianou, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
518983315	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 10 2025 21:29:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518727415	+ EDI: SYNC	Apr 11 2025 01:02:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518730579	^ MEBN	Apr 10 2025 21:24:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518727416	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 10 2025 21:39:35	Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
518746132	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 10 2025 21:39:19	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927
518816900	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 10 2025 21:50:33	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518727417	##+	Weltman Weinberg & Reis, 170 S. Independence Mall W, Suite 874W, Philadelphia, PA 19106-3334

District/off: 0312-1

User: admin

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TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill T. Bryan	on behalf of Debtor Amanda W. Hill jtba.assistant1@verizon.net
Laura M. Egerman	on behalf of Creditor Newrez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8